

In re:
Nicole Arnold
Debtor

Case No. 17-16157-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Feb 16, 2023

Form ID: 138OBJ

Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Nicole Arnold, 7400 Richards Road, Elkins Park, PA 19027-3430 |
| 13990228 | + PNC BANK, NATIONAL ASSOCIATION, c/o MATTEO SAMUEL WEINER, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Feb 17 2023 00:11:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 17 2023 00:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 13981531 | + Email/Text: aargon@ebn.phinsolutions.com | Feb 17 2023 00:11:00 | Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132 |
| 14069434 | Email/Text: megan.harper@phila.gov | Feb 17 2023 00:11:00 | City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 13981532 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 17 2023 00:11:00 | Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125 |
| 13981533 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 17 2023 00:11:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 13981534 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 17 2023 00:11:00 | Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 14044081 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 17 2023 00:11:00 | PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 13981535 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 17 2023 00:11:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 13981536 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 17 2023 00:16:40 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |
| 13999574 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 17 2023 00:16:45 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14052883 | Email/Text: bnc-quantum@quantum3group.com | Feb 17 2023 00:11:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14048355 | Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Feb 17 2023 00:11:00 | United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973 |
| 13981538 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | | |

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Us Dept Of Ed/Great Lakes Higher Educati, Attn:
Bankruptcy, 2401 International Lane, Madison,
WI 53704-3121

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 13981537 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| BRAD J. SADEK | on behalf of Debtor Nicole Arnold brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com |
| BRIAN CRAIG NICHOLAS | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KENNETH E. WEST | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com |
| KEVIN G. MCDONALD | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| MATTEO SAMUEL WEINER | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| MICHAEL PATRICK FARRINGTON | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmlawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Nicole Arnold

Debtor(s)

Case No: 17-16157-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/16/23